Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address	FOR COURT USE ONLY
Nexus Bankruptcy	
Benjamin Heston	
3090 Bristol Street #400 Costa Mesa, CA 92626	
Phone: (949) 312-1377	
Email: ben@nexusbk.com	
Bar Number: 297798	
Attorney for Debtor	
Individual appearing without attorney	
✓ Attorney for Debtor	
UNITED STATES BA	
CENTRAL DISTRICT OF CA	ALIFORNIA - RIVERSIDE DIVISION
In re:	CASE NO.: 6:24-bk-12060-SY
	CHAPTER: 7
Alma R Ruiz	
	SUMMARY OF AMENDED SCHEDULES,
	MASTER MAILING LIST.
	AND/OR STATEMENTS
	[LBR 1007-1(c)]
Debtor(s)	
A filing fee is required to amend Schedules D or E/F (see Abbreviated Fe	e Schedule on the Court's website www.cacb.uscourts.gov). A
A filing fee is required to amend Schedules D or E/F (see Abbreviated Fe supplemental master mailing list (do not repeat any creditors on the original Schedule D or E/F.	e Schedule on the Court's website www.cacb.uscourts.gov). A
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A filing fee is required to amend Schedules D or E/F (see Abbreviated Fe supplemental master mailing list (do not repeat any creditors on the original Schedule D or E/F.  Are one or more creditors being added?  The following schedules, master mailing list or statements (check all that schedule A/B  Schedule C  Schedule D  Schedule H  Schedule I  Statement About Your Social Security Numbers  Statement	e Schedule on the Court's website <a href="https://www.cacb.uscourts.gov">www.cacb.uscourts.gov</a> ). A hall) is required as an attachment if creditors are being added to the apply) are being amended:  Schedule E/F  Schedule G  Schedule J-2  Statement of Financial Affairs
A filing fee is required to amend Schedules D or E/F (see Abbreviated Fe supplemental master mailing list (do not repeat any creditors on the origin Schedule D or E/F.  Are one or more creditors being added? Yes No  The following schedules, master mailing list or statements (check all that Schedule A/B Schedule C Schedule D Schedule H Schedule I Schedule J Statement About Your Social Security Numbers Statement Other (specify)	e Schedule on the Court's website <a href="www.cacb.uscourts.gov">www.cacb.uscourts.gov</a> ). A nal) is required as an attachment if creditors are being added to the apply) are being amended:  Schedule E/F Schedule G Schedule J-2 Statement of Financial Affairs Int of Intention Master Mailing List
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Fill in this information	to identify your case				
Debtor 1	Alma	R	Ruiz		
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankı	ruptcy Court for the:	Cer	tral District of California		
Case number (if known)	6:24-bk-1206	0-SY			Check i amende

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt				
<ol> <li>Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.</li> <li>You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)</li> <li>You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)</li> <li>For any property you list on Schedule A/B that you claim as exempt, fill in the information below.</li> </ol>					
	ef description of the property and line on nedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B		nount of the exemption you claim eeck only one box for each exemption.	Specific laws that allow exemption
<b>20</b>	ef description:  114 Toyota Prius  e from  hedule A/B:  3.1	\$5,700.00		100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)  C.C.P. § 703.140(b)(5)
He Lin	ef description:  Dusehold goods and furnishings  e from  hedule A/B:6	\$1,000.00		\$1,000.00  100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)

Doc 8 Filed 05/21/24 Entered 05/21/24 10:51:56 Case 6:24-bk-12060-SY Main Document Page 3 of 7 Debtor 1 Alma R Ruiz Case number (if known) 6:24-bk-12060-SY First Name Middle Name Last Name Part 2: Additional Page Are you claiming a homestead exemption of more than \$189,050? (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.) **√** No ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes

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Debtor 1 Alma R Ruiz Case number (if known) 6:24-bk-12060-SY
First Name Middle Name Last Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description:		<b>√</b> \$500.00	C.C.P. § 703.140(b)(3)
Electronics	\$500.00	100% of fair market value, up	C.C.P. 9 703.140(b)(3)
Line from Schedule A/B: 7		to any applicable statutory limit	
Brief description:	<b>\$4,000,00</b>	<b>√</b> \$1,000.00	C.C.P. § 703.140(b)(3)
Clothes Line from Schedule A/B: 11	\$1,000.00_	100% of fair market value, up to any applicable statutory limit	
Brief description: Chaffey Federal Credit Union Checking account	\$4,095.00	\$4,095.00  100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B:17		to any approad octatory mine	
Brief description: Chaffey Federal Credit Union Savings account	\$1,001.00	\$1,001.00  100% of fair market value, up	C.C.P. § 703.140(b)(5)
Line from Schedule A/B:17		to any applicable statutory limit	
Brief description:  Arrowhead Federal Credit Union Savings account	\$206.00	\$206.00  100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from Schedule A/B:17		to any applicable statutory limit	
Brief description: Fidelity	\$4,572.00	\$4,572.00  100% of fair market value, up	C.C.P. § 703.140(b)(10)(E)
Line from Schedule A/B: 21		to any applicable statutory limit	

#### 

Fill in this informatio	n to identify your case	:		
Debtor 1	Alma	R	Ruiz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Cei	ntral District of Californi	a
Case number (if known)				

Check if this is an amended filing

### Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

new Summary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 \$18,074.00 \$18,074.00
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+\$18,774.00
Your total liabilities  Part 3: Summarize Your Income and Expenses	\$18,774.00
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,562.75
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22c of Schedule J	\$2,650.00

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Debtor 1 Alma R Ruiz Case number (if known) 6:24-bk-12060-SY

Last Name

First Name

Middle Name

**Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. **√** Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,490.54 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e.Obligations arising out of a separation agreement or divorce that you did not report as priority \$0.00 claims. (Copy line 6g.) 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$0.00 9g. Total. Add lines 9a through 9f. \$0.00

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Fill in this information	to identify your case:			137
Debtor 1	Alma	R	Ruiz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankr	uptcy Court for the:	Cer	ntral District of Califor	mia
Case number (if known)	6:24-bk-1206	0-SY		

### Official Form 106Dec

MM/ DD/ YYYY

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay some  ☑ No ☐ Yes. Name of person	eone who is NOT an attorney to help you	u fill out bankruptcy forms?  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
x alma	that I have read the summary and school	edules filed with this declaration and that they are true and correct.
Alma R Ruiz, Debtor 1  Date 05/21/2024		